

**Information to identify the case:**

|                                  |                   |                        |  |           |
|----------------------------------|-------------------|------------------------|--|-----------|
| Debtor 1                         | <b>Alya Kazan</b> |                        | Social Security number or ITIN xxx-xx-4291 |           |
|                                  | First Name        | Middle Name            | Last Name                                  | EIN ----- |
| Debtor 2<br>(Spouse, if filing)  |                   |                        | Social Security number or ITIN -----       |           |
|                                  | First Name        | Middle Name            | Last Name                                  | EIN ----- |
| United States Bankruptcy Court   |                   | District of New Jersey |  |           |
| Case number: <b>12-38209-SLM</b> |                   |                        |  |           |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alya Kazan

9/7/17

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Alya Kazan  
 Debtor

Case No. 12-38209-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 11

Date Rcvd: Sep 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2017.

|           |  |
|-----------|--|
| db        | +Alya Kazan, 26 Willie Street, Haledon, NJ 07508-1622  |
| 513524850 | +Dana Al Bazdoka, 26 Willie Street, 2nd Floor, Haledon, NJ 07508-1622  |
| 513524854 | ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,<br>ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203<br>(address filed with court: Wells Fargo Home Mtg, 8480 Stagecoach Circle,<br>Frederick, MD 21701) |
| 513760460 | +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,<br>Mountainside, NJ 07092-2315  |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

|           |   |
|-----------|---|
| smg       | E-mail/Text: usanj.njbankr@usdoj.gov Sep 08 2017 01:21:35 U.S. Attorney, 970 Broad St.,<br>Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 08 2017 01:21:33 United States Trustee,<br>Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,<br>Newark, NJ 07102-5235 |
| cr        | EDI: RMSC.COM Sep 08 2017 01:03:00 GE CAPITAL RETAIL BANK,<br>c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  |
| 513524849 | +EDI: CRFRSTNA.COM Sep 08 2017 01:03:00 Credit First NA, 6275 Eastland Road,<br>Brookpark, OH 44142-1399  |
| 514064853 | EDI: RMSC.COM Sep 08 2017 01:03:00 GE Capital Retail Bank,<br>c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,<br>Miami, FL 33131-1605  |
| 513524852 | +EDI: SEARS.COM Sep 08 2017 01:03:00 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282  |
| 513524853 | +EDI: CITICORP.COM Sep 08 2017 01:03:00 THD/CBNA, PO Box 6497,<br>Sioux Falls, SD 57117-6497  |

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513524851 ##+Jabagh Kazan, 26 Willie Street, Haledon, NJ 07508-1622

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 09, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
 Christopher J. Balala on behalf of Debtor Alya Kazan cbalala@scuramealey.com,  
 ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com  
 David L. Stevens on behalf of Debtor Alya Kazan dstevens@scuramealey.com,  
 cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com  
 Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.  
 bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com  
 James Patrick Shay on behalf of Creditor WELLS FARGO BANK, N.A. james.shay@phelanhallinan.com  
 Joel A. Ackerman on behalf of Creditor Wells Fargo Bank, N.A. jackerman@zuckergoldberg.com  
 Joel A. Ackerman on behalf of Creditor WELLS FARGO BANK, N.A.  
 bankruptcynotice@zuckergoldberg.com

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 11

Date Rcvd: Sep 07, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Marie-Ann Greenberg magecf@magttrustee.com  
Michael S. Ackerman on behalf of Creditor WELLS FARGO BANK, N.A.  
bankruptcynotice@zuckergoldberg.com

TOTAL: 9